

Information to identify the case:

Debtor 1	<u>David Schneider</u>	Social Security number or ITIN	xxx-xx-1991
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24088-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David Schneider

1/17/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 David Schneider
 Debtor

Case No. 17-24088-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jan 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2018.

db	David Schneider, 205 Winridge Dr, Coraopolis, PA 15108-1157
14709028	Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
14709030	MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14709031	Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
14709032	Pnc Bank, PO Box 5570, Cleveland, OH 44101-0570
14709033	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
14709034	State Collection Services Inc., 2509 S Stoughton Rd, Madison, WI 53716-3314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: BRCCRAWFORD.COM Jan 18 2018 01:43:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2018 01:45:25	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14709024	EDI: ARSN.COM Jan 18 2018 01:43:00	ARS National Services, PO Box 469046, Escondido, CA 92046-9046
14709023	EDI: URSI.COM Jan 18 2018 01:43:00	Altran Financial LP, PO Box 722929, Houston, TX 77272-2929
14709025	EDI: CAPITALONE.COM Jan 18 2018 01:43:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14709026	EDI: CHASE.COM Jan 18 2018 01:43:00	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
14709027	EDI: CHASE.COM Jan 18 2018 01:43:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
14709029	E-mail/Text: kcarter@creditmanagementcompany.com Jan 18 2018 01:45:52	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr PNC BANK, NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2018 at the address(es) listed below:

Aurelius P. Robleto	on behalf of Debtor David Schneider	apr@robletolaw.com,
rmk@robletolaw.com,	mdg@robletolaw.com,	apr@ecf.courtdrive.com
James Warmbrodt	on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION	bkgrouper@kmlawgroup.com
Office of the United States Trustee	ustpregrion03.pi.ecf@usdoj.gov	
Rosemary C. Crawford	crawfordmcdonald@aol.com,	PA68@ecfcbis.com

TOTAL: 4